

**Information to identify the case:**

Debtor 1	<u>Jack T. Rodriguez-Perez</u>	Social Security number or ITIN	xxx-xx-7708
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-29188-ABA		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jack T. Rodriguez-Perez

2/1/19

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jack T. Rodriguez-Perez  
 Debtor

Case No. 18-29188-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Feb 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2019.

db  
 517779215 +Jack T. Rodriguez-Perez, 5540 Walnut Street, Merchantville, NJ 08109-2137  
 +American Express Legal, Anthony Migliaccio, 500 N. Franklin Tpke, Po Box 278,  
 Ramsey, NJ 07446-0278  
 517779216 +BB&T Loan Servicing, MC:100-50-02-57, PO Box 2306, Wilson, NC 27894-2306  
 517779217 +BMW Bank of North America, c/o Vital Recovery Services LLC, P.O. Box 923747,  
 Norcross, GA 30010-3747  
 517779223 International Interval, Timeshare Vacation, USA World Headquarters, 6262 Sunset Drive,  
 Miami, FL 33143-4843  
 517779225 +Merdelin M. Rodriguez, 6645 Gillespie Street, Philadelphia, PA 19135-2716  
 517779227 Pennymac Loan Services LLC, PO Box 660929, Dallas, TX 75266-0929  
 517779228 +Santander, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945  
 517779232 Synchrony Bank/PC Richard & Sons, Attn: Bankruptcy Dept, Po Box 965061,  
 Orlando, FL 32896-5061  
 517779234 US Dept of Education, PO Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Feb 02 2019 02:05:42 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 02 2019 02:05:37 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517779214 EDI: AMEREXP.COM Feb 02 2019 06:28:00 American Express, PO Box 981535,  
 El Paso, TX 79998-1535  
 517829949 E-mail/Text: bankruptcy@bbandt.com Feb 02 2019 02:05:00 BB&T, PO Box 1847,  
 Wilson NC 27894  
 517779218 +EDI: CAPITALONE.COM Feb 02 2019 06:28:00 Capital One Bank USA NA, 4851 Cox Road,  
 Glen Allen, VA 23060-6293  
 517779219 +EDI: CAPITALONE.COM Feb 02 2019 06:28:00 Capital One Services, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 517779220 +EDI: CMIGROUP.COM Feb 02 2019 06:28:00 Credit Management LP, 4200 International Pkwy,  
 Carrollton, TX 75007-1912  
 517779221 EDI: FSAE.COM Feb 02 2019 06:28:00 FirstSource Advantage LLC, PO Box 628,  
 Buffalo, NY 14240-0628  
 517779224 +EDI: TSYS2.COM Feb 02 2019 06:28:00 Macy's, Bankruptcy Processing, PO Box 8053,  
 Mason, OH 45040-8053  
 517779226 +EDI: MID8.COM Feb 02 2019 06:28:00 Midland Funding LLC, 2365 Northside Drive Ste 300,  
 San Diego, CA 92108-2709  
 517779229 +EDI: RMSC.COM Feb 02 2019 06:28:00 SYNCB/PayPal Smart Conn, Po Box 9650005,  
 Orlando, FL 32896-0001  
 517784476 +EDI: RMSC.COM Feb 02 2019 06:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517779230 EDI: RMSC.COM Feb 02 2019 06:28:00 Synchrony Bank/Amazon, Attn: Bankruptcy Dept,  
 PO Box 965060, Orlando, FL 32896-5060  
 517779231 EDI: RMSC.COM Feb 02 2019 06:28:00 Synchrony Bank/Pay Pal, PO Box 965005,  
 Orlando, FL 32896-5005  
 517779233 EDI: TFSR.COM Feb 02 2019 06:28:00 Toyota Financial Services, PO. Box 9490,  
 Cedar Rapids, IA 52409-9490

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517779222 ##+Global Client Solutions LLC, 4500 S 129th E Ave Ste 175, Tulsa, OK 74134-5870

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 03, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 25

Date Rcvd: Feb 01, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2019 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kimberly A. Wilson on behalf of Debtor Jack T. Rodriguez-Perez wilson.schroedinger@comcast.net,  
courtdocs\_kwlaw@comcast.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5